

The top 5 benefits changes employees should expect this Open Enrollment ^[1]

April 13, 2017 by [Employee Services](#) ^[2]

Remind your employees to mark their calendars for their annual benefits checkup. Open Enrollment begins at 8 a.m. April 24 and ends at 5 p.m. May 12. This is their chance to keep, waive or enroll in medical, dental, vision, life and disability insurance, and savings plans. ?

#1: Polished dental plans

When the new plan year begins July 1, our dental plans will have new names and features. CU Health Plan – Dental EPO will be CU Health Plan – Essential Dental and CU Health Plan – Dental PPO will be CU Health Plan – Choice Dental.

Here's something to smile about: They feature increased coverage and a decreased price tag. Some highlighted changes to the new dental plans are listed below.

CU Health Plan - Essential Dental

- Kids under age 13 have 100% coverage for services covered by the plan – excludes orthodontic
- Diagnostic and preventive services do not accumulate toward annual benefit maximum
- Orthodontic services for children only
- Implants covered
- Periodontic cleanings covered at 100%
- Available throughout the United States

CU Health Plan - Choice Dental

- Orthodontic coverage lifetime maximum increased to \$4,000 from \$2,000 - adults and children are eligible for the orthodontic benefit
- Annual benefit maximum increased to \$2,500 from \$2,000
- Diagnostic and preventive services do not accumulate toward annual benefit maximum
- Annual deductible for PPO-Network coverage reduced from \$50 to \$25 per person

#2: CU Health Plan - Dental EPO participants will no longer have co-pays

Those currently enrolled in the CU Health Plan – Dental EPO (CU Health Plan - Essential Dental) plan will no longer have co-pays. This plan has transitioned to a co-insurance structure.

Instead of paying a set rate every time care is received, employees will pay a percentage of

the dental bill and insurance will cover the rest after the annual \$25 deductible is met. In most cases, based on rates from Denver's most highly utilized dentists, this will reduce what is paid out-of-pocket.

#3: Some plans require re-enrollment, others don't

Employees enrolled in a Health Care Flexible Spending Account or Dependent Care Flexible Spending Account **must re-enroll for the 2017-2018 Plan Year** if they wish to keep them.

Aside from these accounts, if they would like to keep their other benefits choices, no action is required and they will be automatically re-enrolled and coverage will continue for dependents they have enrolled today [3]. All current dental plans will automatically transfer to the new corresponding CU Health Dental Plans.

#4: Changes to medical, vision and dental rates

Two medical plan prices will increase slightly, and two will stay the same. Dental plan rates will decrease or remain the same, and vision rates will not change. Detailed rate sheets will soon be available on the Open Enrollment website.

Open Enrollment website [4]

#5: Encourage your team to brush up on their benefits

Benefits Sessions hosted by Employee Services' benefits professionals will be held on each CU campus from **April 25 through May 4**, so employees can learn more about plan changes and ask questions. If they need additional information, insurance plan representatives, Be Colorado and Employee Services benefits professionals will be at each Carrier Fair.

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